DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 85CF-00102

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND APPARATUS FOR AUTOMATED UNDERWRITING OF SEGMENTABLE PORTFOLIO ASSETS, the specification of which:

(check one)	[×]	is attached hereto	
	[]	was filed onand was amended on	as Application Serial No,
hereby state that I hav aims, as amended by ai			of the above identified specification, including th
acknowledge the duty ith Title 37, Code of Fe	to disclose deral Regu	information which is material tallitations §1.56(a).	o the examination of this application in accordance
nd, insofar as the subje oplication in the manner o disclose material infor	ct matter provided l mation as	of each of the claims of this a by the first paragraph of Title 35 defined in Title 37, Code of Fe	\$120 of any United States application(s) listed below oplication is not disclosed in the prior United State, United States, United States Code, \$112. I acknowledge the duted deral Regulations, \$1.56(a) which occurred between the state of this application:
pplication Serial No.		Filing Date	Status (patented, pending, abandoned)
hereby claim the benefit elow: pplication Serial No. 0/173,946		Filing Date December 30, 1999	Additional provisional application(s) liste Additional provisional application numbers are listed on a supplemental priority sheet attached hereto.
this application and tran registration number) John S. Beulick, Re Reg. No. 42,180; (Alan L. Cassel, Reg Reg. No. 45,112; I	eg. No. 3 Gordon F g. No. 35 Donald R	siness in the Patent and Tradem 3,338; Patrick W. Rasche . Sieckmann, Reg. No. 28 5,842; Stephen R. Cooper, . Holland, Reg. No. 35,19	r following attorney(s) and/or agent(s) to prosecute ark Office connected therewith. (<i>list name and</i> , Reg. No. 37,916; Michael Tersillo, ,667; Bruce T. Atkins, Reg. No. 43,476, Reg. No. 42,437; Robert E. Slenker, 7; and Natu J. Patel, Reg. No. 39,559; g Teasdale, One Metropolitan Square,
Suite 2600, St. Lo		63102-2740 	Direct Telephone Calls To:
John S. Beulick Armstrong Teasdal			John S. Beulick 314/621-5070

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85CF-00102

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application and any patent issued thereon.

SOLE OR FIRST INVENTOR:		
Full Name: Christopher D. Johnson	5'	
Signature:	Date:	
Residence: Clifton Park, New York 12065		
Citizenship: U.S.A.		
Post Office Address: : 17 Berkshire Drive West, Clifton Park, New York 12065		
SECOND JOINT INVENTOR, IF ANY:		
Full Name: Tim K. Keyes		
Signature:	Date:	
Residence: West Redding, Connecticut 06896		
Citizenship: U.S.A.		
Post Office Address: 16 Topledge Road, West Redding, Connecticut 06896		
THIRD INVENTOR, IF ANY:	¥.	
Full Name: Marc T. Edgar		
Signature:	Date:	
Residence: Clifton Park, New York 12065		
Citizenship: U.S.A.		
Post Office Address: 1015 Foxwood Drive, Clifton Park, New York 12065		
FOURTH INVENTOR, IF ANY:		
Full Name: Chandrasekhar Pisupati		
Signature:	Date:	
Residence: Niskayuna, New York 12309		_
Citizenship: Indian		

Post Office Address: 1187 Hillside Avenue, Apt. #5B49, Niskayuna, New York 12309

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FIFTH INVENTOR, IF ANY:		
Full Name: William C. Steward		
Signature:	Date:	
Residence: Norwalk, Connecticut 06855		
Citizenship: <u>U.S.A.</u>	,	
Post Office Address: 13 Sycamore Street, Norwalk, Connecticut 06855		